

HAVE YOU SEEN THE LATEST AND BEST POLICY?

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 Annual
 Dividend
 or
 Renewable
 Term
 ●
 Incorporated
 1848

**UNION
 MUTUAL
 LIFE**

Insurance Co.,
 Portland,
 Maine.

Subject
 to the
 Invaluable
 Maine
 Non-For-
 feiture Law
 and
 contains
 all
 Up-to-Date
 Features

FRED. E. RICHARDS
 President.

ARTHUR L. BATES
 Vice-President.

Reliable Agents always wanted.

Address, HENRI E. MORIN, Chief Agent for Canada,
 151 St. James Street, Montreal, Canada.

—THE—
Manchester Fire Assurance Co.

(ESTABLISHED 1824.)

Assets over . . . \$12,000,000

Head Office—MANCHESTER, ENG.

WILLIAM LEWIS, Manager and Secretary.

Canadian Branch Head Office—TORONTO.

JAS. BOOMER, Manager.

R. P. TEMPLETON, Asst. Manager.

City Agents—Geo. Jaffray, J. M. Briggs, H. O'Hara.

THE o o o
Canada Accident Assurance Co.

No. 20 St. Alexis St., cor. Notre Dame,
 MONTREAL.

A Canadian Company for
 Canadian Business

T. H. HUDSON, Manager for Canada.

MEDLAND & JONES, - Mail Building

The London Life Insurance Co.

Head Office, - London, Ont.

Authorized Capital	...	...	...	...	\$1,000,000
Subscribed Capital	...	...	...	...	250,000
Government Deposit	...	...	...	...	60,000

JOHN McCLARY, President.
 A. O. JEFFERY, Vice-President.

The new policy forms of this company are models of neatness and liberality
 Money to loan at lowest current rates of interest on desirable real estate securities

JOHN G. RICHTER, Manager.

THE STEADY PROGRESS OF THE GREAT-
 WEST LIFE IS DUE TO THE FACT THAT THE
 ATTRACTIVE PLANS AND REASONABLE PRE-
 MIUM RATES, COMBINED WITH THE HIGH-
 EST STANDARD OF SECURITY TO POLICY-
 HOLDERS AND LARGE PROFIT-EARNING
 POWERS, ENABLE ITS AGENTS TO READILY
 SECURE APPLICATIONS FROM THE MOST
 DESIRABLE CLASS OF INSURERS. TO ENER-
 GETIC AND CAPABLE CANVASSERS CERTAIN
 SUCCESS IS ASSURED.

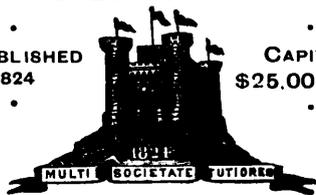
FOR PARTICULARS AS TO TERRITORY
 AND TERMS ADDRESS,

J. H. BROCK, MANAGING DIRECTOR, WINNIPEG,
 MAN.
 JAMES MLENAGHEN, MANAGER FOR ON-
 TARIO, TORONTO, ONT.
 JAMES LYSTER, MANAGER FOR QUEBEC, MON-
 TREAL, QUE.
 ROBERT YOUNG, MANAGER FOR MARITIME
 PROVINCES, ST. JOHN, N.B.

ALLIANCE ASS'CE CO.
 OF LONDON, ENG.

ESTABLISHED
 1824

CAPITAL,
 \$25,000,000.



CANADIAN HEAD OFFICE, MONTREAL
 P. M. WICKHAM, MANAGER. GEO. McMURRICH, ACT., TORONTO
 FREDERICK T. BRYERS, Inspector.

THE
POLICY
 ISSUED
 BY THE
**Confederation
 Life
 Association**



On the Unconditional Accumu-
 lative Plan, contains but one con-
 dition, viz., that the premium shall
 be paid.

Extended Insurance is granted
 after two years.

Paid-up Policies granted after
 two years.

Cash Values granted after five
 years.

Rates and full information sent
 on application.

W. C. MACDONALD, J. K. MACDONALD,
 Actuary. Man. Director.

—THE—
MUTUAL LIFE INSURANCE CO.
 OF NEW YORK

RICHARD A. McCURDY, President.

Statement for the Year ending December
 31st, 1896

Assets	...	...	...	\$234,744,148	42
Liabilities	...	...	...	205,010,633	72
Surplus	...	...	...	\$29,733,514	70

Income for 1896 ... \$49,702,695 27

Insurance and Annuities
 in force ... \$918,698,338 45

TWENTY-YEAR DISTRIBUTION POLICY
 on continuous life and limited payment plans affords
 the maximum of security at the minimum of cost.

ENDOWMENT LIFE OPTION POLICY
 provides a guaranteed income, secure investment
 and absolute protection.

FIVE PER CENT. DEBENTURE
 furnishes the best and most effective forms of indem-
 nity and fixed annual income to survivors.

CONTINUOUS INSTALMENT POLICY
 so adjusts the payment of the amount insured as to
 create a fixed income during the life of the beneficiary.

For detailed information concerning these exclusive
 forms of insurance contracts and agencies, apply to

THOMAS MERRITT, Manager,
 31, 32, 33 Canadian Bank of Commerce
 Building,
 TORONTO, ONTARIO

WATERLOO MUTUAL FIRE INS. CO.

ESTABLISHED IN 1863.

HEAD OFFICE, - WATERLOO, ONT

Total Assets 31st Dec., 1893,	.....	\$349,714.71
Policies in force in Western On- tario over	.....	18,000

GEORGE RANDALL, JOHNN SHUH,
 President. Vice-President.

C. M. TAYLOR, JOHN KILLER,
 Secretary. Inspector.

THE ONTARIO MUTUAL LIFE.

A Prosperous Home Company.

Assurance in force January 1, 1897	.....	\$20,001,462
Cash Income for 1896	.....	760,403
Assets, December 31, 1896	.....	3,404,907
Reserve for security of Policy-holders, Dec. 31, 1896, Actu- aries' 4 per cent	.....	3,176,716
Surplus over all liabilities, December 31, 1896, Actuaries' 4 per cent	.....	213,790
Surplus Government Standard Em., 4 1/2 per cent	.....	358,606

This Company's 20-pay Life—15 or 20 year Survivorship Distribution—is the
 most popular policy issued. Values handsome and guaranteed. Options many
 and attractive.

Head Office, Waterloo, Ontario.

**THE MERCANTILE FIRE
 INSURANCE CO.**

INCORPORATED 1875

Head Office, WATERLOO, Ontario

Subscribed Capital, \$200,000 00

Deposit with Dominion Gov't, \$50,079 76

All Policies Guaranteed by the LONDON AND LANCASHIRE FIRE INS
 COMPANY with Assets of \$15,000,000.

WM. A. SIMS, President. JOHN SHUH, Vice-President.
 JAMES LOCKIE, Managing Director. T. A. GALE, Inspector.

Economical Mutual

Established 1870 **Fire Insurance Co. of BERLIN.**

Head Office, Berlin, Ontario

Mutual and Cash Systems	Total Assets, Jan'y 1, 1896...	\$ 286,118 79
	Amount at Risk.....	12,995,169 00

HUGO KRANZ, Manager.

JOHN FENNELL, President. GEORGE LANG, Vice-President
 W. H. SCHMALZ, Secretary
 A. B. POWELL,